

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Matthew Biondi et al.)	
)	Confirmation No.: 6504
Serial No.: 09/893,596)	
)	Group Art Unit: 3693
Filed: June 29, 2001)	
)	Examiner: Apple, Kirsten S.
Title: System and Method for Multiple Account)	
Single Security Trading)	
)	
Docket No.: 23952-0151)	
Customer No.: 29052)	
)	

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir or Madam:

Responsive to the Notice of Allowability mailed on May 18, 2007, and the Examiner's Statement of Reasons for Allowance, Applicants submit the following clarifying remarks.

The Statement of Reasons for Allowance, pages 2-3, indicate that the claims are directed towards "a method and system for evaluating multiple accounts for tax implications and savings based upon trading proposals." Applicants respectfully submit that independent Claim 1, and similarly independent Claims 14, 27, and 40, more accurately provides for "generating a first trading proposal for tax lots of a single security across a plurality of investor accounts that satisfy the at least tax selection criterion," where the at least one tax selection criterion is associated with tax implications. Accordingly, the "evaluation" indicated by the above-described Statement of Reasons for Allowance is not "based upon trading proposals" per se, but is instead based upon the "at least one tax selection criterion" recited in Claim 1, and similarly recited in independent Claims 14, 27, and 40.

In addition, the Statement of Reasons for Allowance, page 3, refers to “a lot of single securities across a plurality of investor accounts” when individually discussing independent Claims 1, 14, 27, and 40. Likewise, the Statement of Reasons for Allowance, page 4, also refers to “a lot of single securities across a plurality of investor accounts” when discussing Claims 1-10, 12-23, 25-36, and 38-48. However, the Statement of Reasons for Allowance, page 4, also refers to “one security over multiple investor accounts.” To minimize any confusion between the earlier-mentioned “single securities” and “one security,” Applicants respectfully submit that allowed independent Claim 1, and similarly allowed independent Claims 14, 27, and 40, more accurately recites “tax lots of a single security across a plurality of investor accounts.” Accordingly, Applicants do not acquiesce to the Reasons for Allowance because it has the potential to place unwarranted interpretation upon the claims.

Respectfully submitted,



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